NEIGHBOURHOOD INCOME AND DEMOGRAPHICS

- USER'S GUIDE -

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INTRODUCTION

Neighbourhood Income and Demographics contains *counts* and *income* data for all persons with income. Also included are demographic data on the Canadian population, such as marital status, gender, age groups and single years of age.

The information is accurate and current. It is obtained from income tax records and is updated annually.

These data will be a valuable aid to anyone assessing the sociological and financial status of residents in the geographic area of interest to them.

SECTION I -- THE DATA

Data Source

The data are derived from income tax returns. For the most part, tax returns were filed in the spring of the year following the reference year. The mailing address at the time of filing is the basis for the geographic information in the tables.

New to the product beginning with 1992 data are demographic statistics for the both taxfilers and the non-filing population. These statistics are derived from the Small Area and Administrative Data Division family databank built from the income tax records and other sources. For data of previous years (up to and including 1991), demographic statistics were provided for taxfilers only.

Data Currency

Since the data are taken from tax records, they are current data from tax returns filed for the year noted on the tables. For example, 2000 income records are taken from 2000 tax returns filed in the spring of 2001, with data released in August 2002. Data are always current, since they are updated on an annual basis.

Data Quality

The data appearing in the tables are taken directly from the Small Area and Administrative Data Division family databank, built from the income tax and the Canada Child Tax Benefit records. Information on income is obtained from the taxfilers, for both themselves and their non-filing spouses. Demographic information is derived from taxfilers and non-filing dependent spouses and/or children, such as the estimates of the "number of persons".

In 2000, about 71.8% of Canadians (of all ages) filed tax returns (see figure 1).

Most children do not file because they have low or no income.

Similarly, some elderly Canadians receiving only Old Age Security (OAS) and Guaranteed Income Supplement (GIS) do not file because they have low or no taxable income. However, with the introduction of the Federal Sales Tax Credit in 1986 and the Goods and Services Tax Credit in 1989, the percentage of the elderly population filing tax returns has increased. In 2000, 96.5% filed tax returns, up from 75% in 1989 (when comparing taxfilers with the population estimate counts to July 1, 2001, from Statistics Canada catalogue number 91-213, *Annual Demographic Statistics*).

FIGURE 1 — COVERAGE

Tax year	Number of Taxfilers ('000)	Date of Population Estimate	Population ('000)	Coverage (%)
1990	18,450	April 1, 1991	27,578	66.9
1991	18,786	April 1, 1992	27,938	67.2
1992	19,267	April 1, 1993	28,273	68.1
1993	19,882	April 1, 1994	28,618	69.5
1994	20,184	April 1, 1995	28,939	69.8
1995	20,536	April 1, 1996	29,261	70.2
1996	20,772	April 1, 1997	29,577	70.2
1997	21,113	April 1, 1998	29,893	70.6
1998	21,431	April 1, 1999	30,168	71.0
1999	21,893	April 1, 2000	30,665	71.4
2000	22,249	April 1, 2001	30,974	71.8

Percent coverage is based on a comparison of the number of taxfilers in the Small Area and Administrative Data Division's taxfiler databank and the latest population estimates from the Statistics Canada publication *Quarterly Demographic Statistics* (catalogue no. 91-002), now available on the Statistics Canada web site *www.statcan.ca*.

The initial population used to develop the estimated population counts comprise all taxfilers for the reference year and represents over two-thirds of the Canadian population. Taxfilers from the same family including children are matched using common links (e.g., same name, same address). When there are indications that one or several members of a family are missing (for instance children), those members are imputed. The remaining taxfilers who have not been matched in the family formation process become non-family persons. The resulting population counts approximate the total Canadian population.

The Small Area and Administrative Data family databank population estimates compare well with estimates obtained through other sources. For example, coverage rates by age from the databank, compared to the official population estimates, are:

FIGURE 2 - COVERAGE BY AGE AND BY PROVINCE, 2000

Rates of Coverage by Age		
under 20 20-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-74 75+ Total	102.1% 88.1% 88.8% 92.4% 96.2% 96.2% 95.6% 94.8% 93.1% 95.5% 98.9% 95.1%	

Rates of Coverage by Province		
Newfoundland Prince Edward Island Nova Scotia New Brunswick Quebec Ontario Manitoba Saskatchewan Alberta British Columbia Yukon Territory Northwest Territories Nunavut	98.2% 98.6% 96.6% 97.7% 97.9% 95.4% 98.0% 98.2% 96.8% 93.1% 96.4% 95.3% 93.9%	
Canada	96.2%	

Coverage rates by age and by province are based on comparisons with the estimated population counts to July 1, 2001 from Statistics Canada catalogue number 91-213-XPB, *Annual Demographic Statistics*.

Individuals

Beginning in 1992, Total Income was changed to include income of non-filing spouses reported on the taxfiler's income tax return. This increased the population of lower income individuals, subsequently lowering the median total income of the population. See the following table (figure 3).

FIGURE 3 - MEDIAN INCOME, INDIVIDUALS

Year	Median Income, Individuals		% ratio
	T1FF	SCF/SLID	
1990	19,100	18,737	101.9
1991	19,300	19,040	101.4
1992	18,600	19,667	94.6
1993	18,000	19,400	92.8
1994	18,500	19,587	94.5
1995	18,900	20,134	93.9
1996	19,000 20,202		94.1
1997	19,400	20,581	94.3
1998	20,100	20,081	100.1
1999	20,800 20,432		101.8
2000	21,600		

Note: SCF (Survey of Consumer Finances) was replaced by the SLID (Survey of Labour and Income Dynamics); medians for 1990-1997 are from Statistics Canada's annual publication 13-207, *Income distributions by size in Canada*. Medians for 1998 and on are from Statistics Canada CD-ROM 13F0022XCB, *Income Trends in Canada 1980-1999*. T1FF medians are from the T1 Family File of the Small Area and Administrative Data Division.

In comparing 2000 transfer payment totals to 2000 figures from other data sources, it is evident that our coverage is high.

FIGURE 2 - TRANSFER PAYMENT COVERAGE

Transfer Payment	Coverage	Source of Comparison
Employment Insurance Benefits	82.1%	CANSIM II Table 276-0005 ¹
Employment Insurance Benefits	95.3%	CANSIM II Table 380-0034 ²
Child Tax Benefits	99.8%	CANSIM II Table 380-0034 ²
Old Age Security Benefits Old Age Security Benefits	94.4% 94.9%	Human Resources Development Canada ³ CANSIM II Table 380-0034 ²
CPP/QPP Benefits CPP/QPP Benefits	91.7% 90.9%	Human Resources Development Canada ⁴ CANSIM II Table 380-0007 ²
Social Assistance Workers' Compensation	66.7% 93.3%	CANSIM II Table 380-0033 and 380-0035 ² CANSIM II Table 380-0033 ²

Sources: 1) *Employment Insurance Statistics* from the Labour Statistics Division, Statistics Canada; 2) System of National Accounts, National Income and Expenditure Sub-sector Accounts, Quarterly Estimates, Statistics Canada; 3) *The Income Security Programs*, Canada Pension Plan / Old Age Security, Statistical Bulletin, January 2001, Human Resources Development Canada; 4) *The Income Security Programs Stats Book 2001*, Summer 2001, Human Resources Development Canada

Confidentiality and Rounding

All data are subject to the confidentiality procedures of rounding and suppression.

To protect the confidentiality of Canadians, counts are rounded. Rounding may increase, decrease, or cause no change to counts. Rounding can affect the results obtained from calculations. For example, when calculating percentages from rounded data, results may be distorted as both the numerator and denominator have been rounded. The distortion can be greatest with small numbers.

All reported amounts are rounded to the nearest thousand dollars.

Since 1990, data cells represent counts of 15 or greater, and are rounded to a base of 10. For example, a cell count of 15 would be rounded to 20 and a cell count of 24 would be rounded to 20.

For 1988 and 1989 data, all counts are 25 or greater and are rounded to the nearest 25. Reported amounts are rounded to the nearest thousand dollars.

For data up to and including 1987, all counts are randomly rounded to a base of 5, and reported amounts are unrounded, but are adjusted according to the rounding of the counts.

Note: Counts represent the number of persons.

Reported amounts are aggregate dollar amounts reported.

Suppressed Data

To maintain confidentiality, data cells have been suppressed whenever:

- areas comprise less than 100 taxfilers;
- cells represent less than 15 taxfilers¹;
- cells were dominated by a single filer.

Suppressed data may occur:

i) within one area:

- when one of the *income* categories is suppressed, a second category must also be suppressed to avoid disclosure of confidential data by subtraction (called residual disclosure) (see figure 5);
- when one of the *gender* categories is suppressed, the other *gender* category must also be suppressed to avoid residual disclosure (see figure 5):
- when one age group category is suppressed, another age group must also be suppressed to avoid residual disclosure.

ii) between areas:

— when a variable amount in one area is suppressed, that variable amount is also suppressed in another area to prevent disclosure by subtraction.

¹ Likewise, the median income is omitted when the rounded count of a category is less than 30 (15 on either side of the median).

FIGURE 5 - SUPPRESSION OF INCOME DATA, **AN ILLUSTRATION**

Amount (Millions of Dollars)			
	Males	Females	Total
Wages/Salaries/Commissions Self-Employment Dividends and Interest Employment Insurance Old Age Security/Net Federal Supplements Canada/Quebec Pension Plan Private Pensions Canada Child Tax Benefits Goods and Services Tax Credit/Harmonized Sales Tax Credit Workers' Compensation Social Assistance Provincial Refundable Tax Credits/Family Benefits RRSP Income Other Income	6.7 0.3 1.2 0.7 0.7 1.1 1.9 x x** 0.1 0.2 0.1 0.1 0.6	3.4 0.2 1.1 0.3 0.5 0.5 0.4 x* 0.1 0.2 0.1 0.1 0.6	10.2 0.5 2.3 1.0 1.1 1.6 2.3 0.1 0.2 0.2 0.5 0.2 1.2 22.3
Total Income			0

x Confidential when reported by fewer than 15 taxfilers. (In the data supplied to clients, the suppressed cell will contain a "0".)

x* For the same income variable, the value for the opposite gender was suppressed in the table to avoid disclosure by subtraction. x^{**} The value for a second income variable was suppressed elsewhere in the table to avoid disclosure by subtraction.

SECTION II -- THE DATA TABLES

A - Number of Tables

Beginning with the 1989 data, the maximum number of tables for each area is reduced from nine to five. It is important to note that this reduction in tables has not resulted in any loss of information from previous years. A reformatting of existing tables was the primary reason for the change. A sixth table was added to the series with the release of the 1999 data.

The table topics are the following:

- 1. Summary table, including data for five categories of the population:
 - -all persons
 - -taxfilers
 - -persons with total income
 - -persons reporting employment income and/or Employment Insurance benefits
 - -persons reporting Canada Child Tax Benefits
- 2. Taxfilers and dependents by marital status and by age group
- 3. Taxfilers and dependents by single year of age
 - 3a. Males by single year of age
 - 3b. Females by single year of age
 - 3c. Total taxfilers and dependents by single year of age
- 4. Taxfilers and dependents with income by source of income
- 5. Taxfilers and dependents with income by total income, sex and age group
 - 5a. Males with income by total income and age group
 - 5b. Females with income by total income and age group
 - 5c. Total taxfilers and dependents with income by total income and age group
- 6. Income taxes, selected deductions and benefits

Demographic characteristics are given for the total population in tables 1, 2, 3a, 3b and 3c. Income distributions and sources of income are given for those taxfilers reporting some income and for non-filing spouses of taxfilers of those whose income is reported on the taxfiler record (tables 1, 4, 5a, 5b, 5c and 6).

For persons with employment income, medians by gender are given (table 1).

See also the section "Statistical Tables - Footnotes and Historical Availability".

B – Data Table Contents

Population — Demographic Characteristics

Demographic characteristics are given for the total population. The data are from the Small Area and Administrative Data Division family databank, built from the income tax records and other sources. Taxfiler counts are still provided in the summary table (table 1).

For data prior to 1992, demographic characteristics are provided for taxfilers only.

The marital status "Common Law" is reported in table 2. This is as a result of Canada Customs and Revenue Agency (formerly Revenue Canada) providing taxfilers with a separate box permitting common law couples to indicate their marital status. For data prior to 1992, it is undetermined where common law couples would have reported their marital status on the individual income tax return.

Characteristics such as age and marital status are as of December 31 of the reference year. The mailing address at the time of filing is the basis for the geographic information in the tables.

See also the following section on "Statistical Tables - Footnotes and Historical Availability".

Statistical Tables - Footnotes and Historical Availability

Note: for changes to variable definitions, please see *Glossary of Terms*.

All tables:

- available for all postal areas starting with the 1986 data.
- available for census divisions starting with 1990 data.
- available for census metropolitan areas starting with 1991 data.
- income ranges are <u>cumulative</u> and not discrete (since 1993). This means that a person with an income of \$100,000 will be included in the \$10,000+ category, in the \$15,000+ category, in the \$20,000+ category, in the \$25,000+ category, etc.
- available for census tracts, economic regions and federal electoral districts starting with 1999 data

Table 1:

- available since 1989; previously (1986-1989) table 9 in a series of 9 tables.
- percent in apartments: it should be noted that this type of mail delivery service is identified by Canada Post, and applies to apartments with 50 or more units in urban areas.
- the counts of persons with total income may, in some cases, be higher than the count of taxfilers because the income of some non-filers is identified through the tax return of the filing spouse.
- demographic characteristics are available for the entire population since 1992; from 1986 to 1991 these characteristics related to taxfilers only. Starting in 1997, characteristics are shown for both groups.
- average age: added in 1994
- family allowance: removed from table in 1993

Table 2:

- available since 1989.
- previously (1986-1989) table 1 (marital status) and table 2 (age groups) in a series of 9 tables.
- marital status "single": the information by gender usually does not add to the total shown because the gender of the non-filing younger population is, in many cases, not
- **Meaning** raphic characteristics are available for the entire population since 1992; from 1986 to 1991 these characteristics related to taxfilers only.
- marital status "common-law": available since 1992
- average age: added in 1994
- new age groups added in 1994 (65-74, 75+ years) and in 1996 (0-14, 15-19 years)

Table 3:

- **Table 3a**: Males by Single Year of Age
- **Table 3b**: Females by Single Year of Age
- **Table 3c**: Total Taxfilers and Dependents by Single Year of Age
- available in the current format since 1994.
- information for the children between 0 and 18 years of age are derived from a variety of sources, including the taxfile, the Canada Child Tax Benefit file and provincial birth files. Not all these sources provide gender information, hence the gender data are not available. Because we use several sources of information for this population, the counts remain unrounded for these ages, while still respecting confidentiality rules.

Table 4:

- available since 1989. Previously (1986-1989) table 3 (counts of taxfilers), table 4 (amounts) and table 5 (median employment income) in a series of 9 tables.
- the sources of income have changed over the years, depending on the information available from the T1.
- for 1989-1990, counts and amounts were shown for dividend income. This income category was removed in 1991 and replaced with investment income in 1992.
- for 1989-1995, transfer payments included government transfers and other (private) pensions; starting with 1996, private pensions are shown separately from government transfers.
- since 1993, Family allowance benefits are included in "provincial refundable tax credits".
- since 1994, OAS payments also include guaranteed income supplements and spousal allowances.
- information on Workers' Compensation, social assistance and RRSP income available as separate income sources only since 1994. Workers' Compensation was previously included in "non-taxable income" and RRSP income in "other income".
- only persons with any income, whether filing or non-filing, are included here.

Table 5:

- **Table 5a**: Males with Income by Total Income and Age Group.
- **Table 5b**: Females with Income by Total Income and Age Group.
- **Table 5c**: Total Taxfilers and Dependents with Income by Total Income and Age Group.
- available since 1989. Previously (1986-1989) table 6 (totals by gender), table 7 (males by age group) and table 8 (females by age group) in a series of 9 tables.
- only persons with any income, whether filing or non-filing, are included here.
- income groupings were changed from discrete to cumulative groups starting with 1993.
- some of the groupings were changed slightly over the years.
- age group of 75+ years available starting in 1994

Table 6:

- available in the current format since 1999.
- only selected deductions and selected benefits are shown in this table.

SECTION III -- GLOSSARY OF TERMS

Age

Is calculated as of December 31 of the reference year (i.e., tax year minus year of birth). In the "Single Years of Age" table (table 3), counts of children aged 0 to 18 are not rounded, and the other ages of the population are rounded to the nearest 5.

Alberta family employment tax credit

Beginning in 1997, this refundable tax credit essentially replicates the federal child tax benefit working income supplement. The maximum annual credit is \$500 per qualified dependent child. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Alimony

Payments from one former spouse to the other, for couples that are separated or divorced. Child support is also included in this variable, as reported on line 128 of the T1 tax form, where both alimony and child support are reported together, without distinction. Starting with 1998, this information is taken from line 156 of the T1 (support payments received). Included in "Other income" in the statistical tables.

British Columbia family bonus

Is a refundable tax credit commencing in July 1996 that essentially extends the federal child tax benefit working income supplement; it is administered by Canada Customs and Revenue Agency (formerly Revenue Canada) through the Canada Child Tax Benefit program. This tax credit applies to residents of British Columbia, and is calculated according to the earned income of the parents and the number of qualified dependants. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Canada Child Tax Benefit (CCTB)

Is a system that replaces (beginning with the 1993 data year) the previous federal Family Allowance program, the non-refundable child deduction and the refundable Child Tax Credit. It is an income supplement for individuals who have at least one qualified dependent child. The Canada Child Tax Benefit is also based on the individual's family income and the number of dependent children.

Canada/Quebec Pension Plan (CPP/QPP)

Are compulsory contributory social insurance plans that protect workers and their families against loss of income due to retirement, disability or death. Canada Pension Plan and Quebec Pension Plan benefits include all benefits reported for the reference year.

Canada/Quebec Pension Plan (CPP/QPP) premiums

Refer to the amount that a taxfiler contributes to their CPP/QPP. CPP/QPP are compulsory contributory social insurance plans that protect workers and their families against loss of income due o retirement, disability or death. Most paid-employed and self-employed individuals between the ages of 18 and 70 years old are required to pay premiums based on their earnings. The maximum contribution for 2000 was \$1,329.90.

CityID

Since names can be, in some cases, quite long and cumbersome for handling in electronic files, municipalities are given a city identification number.

Counts

Indicate the number of persons or items represented in a variable (e.g., the number of taxfilers reporting income in the year in question).

Dependants

For the purpose of these databanks, dependants are the non-filing members of a family. We do not attempt to measure dependency in any way, but are able to identify certain non-filing family members, and include these in the total counts of people in a given area.

Dividend income

Includes dividend income from taxable Canadian corporations (such as stocks or mutual funds) as reported on line 120 of the personal income tax return, and then grossed down to the actual amounts received; dividend income does not include dividends received from foreign investments (which are included in interest income and reported on line 121).

Employment income

Includes wages and salaries, commissions from employment, training allowances, tips and gratuities, and self-employment income (net income from business, profession, farming, fishing and commissions).

Employment Insurance (EI) Previously Unemployment Insurance (UI)

Comprises all types of benefits paid to individuals under this program, regardless of reason, including regular benefits for unemployment, fishing, job creation, maternity, parental/adoption, retirement, self-employment, sickness, training and work sharing.

Employment Insurance (EI) premiums

Refer to the amount paid to the federal EI program by employees, based on their weekly insurable earnings. These compulsory contributions ensure income protection for workers experiencing temporary paid-employment income interruptions. The maximum contribution for 2000 was \$936.00

Family benefits

See Alberta family employment tax credit; British Columbia family bonus; New Brunswick child tax benefit supplement; Northwest Territories child benefit; Nova Scotia child tax benefit; Nunavut child benefit; Ontario child care supplement for working families; Quebec family allowance; Saskatchewan child benefit; Canada Child Tax Benefit.

Federal income tax

Is the amount of income tax that a taxfiler is required to pay to the Federal Government of Canada.

Goods and Services Tax (GST) credit

Includes all amounts received through this program. In 1990, the Goods and Services Tax Credit began replacing the Federal Sales Tax (FST) Credit. By 1991, the FST Credit no longer existed. Beginning in 1997, the GST was harmonized with the provincial sales taxes in Newfoundland, Nova Scotia and New Brunswick and became the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit.

Government transfer payments

For the purpose of these data, transfer payments denote the following payments made to individuals by the federal or provincial governments: Employment Insurance, Family Allowance (to 1992), FST credit (in 1989 and 1990), GST credit (which began replacing the FST credit in 1990 and completely replaced it by 1991, and became the GST/HST credit starting in 1997), Child Tax Credit (to 1992), Canada Child Tax Benefit (starting with 1993), Old Age Security pension/net federal supplements, Canada and Quebec Pension plans, non-taxable income and provincial refundable tax credits (both beginning in 1990), Quebec family allowance (beginning in 1994), British Columbia family bonus (beginning in 1996), New Brunswick child tax benefit (beginning in 1997), Alberta family employment tax credit (beginning in 1997), Northwest Territories child benefit (beginning in 1998), Nova Scotia child tax benefit (beginning in 1998), Nunavut child benefit (beginning in 1998), Ontario child care supplement for working families (beginning in 1998) and the Saskatchewan child benefit (beginning in 1998). The individuals in this case receive these payments without providing goods or services in return. Previous to the 1996 data, "Transfer payments" also included superannuation and other (private) pensions.

Harmonized Sales Tax (HST)

In Newfoundland, Nova Scotia and New Brunswick, the provincial sales tax has been harmonized with the Goods and Services Tax (GST) since 1997, to become the harmonized sales tax. For this reason, the federal GST credit is now known as the GST/HST credit.

Income aggregates

Are rounded to the nearest thousand dollars. See also "Total income" and the various sources of income

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Is a comparison of the variable for the given area with either the province (province = 100) or with Canada (Canada = 100).

Interest income

Refers to the amount Canadians claimed on line 121 of the personal income tax return. This amount includes interest generated from bank deposits, Canada Savings Bonds, corporate bonds, treasury bills, investment certificates, term deposits, annuities, mutual funds, earnings on life insurance policies and all foreign interest and foreign dividend incomes.

Investment income

Includes both interest income and dividend income.

Labour income

Includes income from employment (wages, salaries, commissions and self-employment income) and from Employment Insurance.

Level of geography

Is a code designating the type of geographic area to which the information in the table applies. See the section on Geography for further information.

Limited partnership income

Is net income (i.e., gross income less expenses) from a limited partnership, where a limited partner is a passive or non-active partner whose liability as a member is limited to his/her investment. Included in "Other income" in the statistical tables.

Median

Is the middle number in a group of numbers. Where a median income, for example, is given as \$26,000, it means that exactly half of the incomes reported are greater than or equal to \$26,000, and that the other half are less than or equal to the median amount. Median incomes in the data tables are rounded to the nearest hundred dollars. Zero values are not included in the calculation of medians for individuals, but are included in the calculation of medians for families.

Negative income

Generally applies to net self-employment income, net rental income and net limited partnership income. Negative income would indicate that expenses exceeded gross income.

Net federal supplements

Are part of the Old Age Security (OAS) pension program, intended to supplement the income of pensioners and spouses with lower income; payments take the form of a Guaranteed Income Supplement (GIS) or a Spouse's Allowance (SPA). Between 1990 and 1993, Net Federal Supplements were included in "non-taxable income".

Net rental income

Is income received or earned from the rental of property, less related costs and expenses. Included in "Other income".

New Brunswick child tax benefit

Since 1997, this benefit supplements the Canada Child Tax Benefit for New Brunswick residents at a maximum of \$250 per year per eligible child and another maximum \$250 per year, depending on the family earned income. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Non-taxable income/provincial (refundable) tax credits

Non-taxable income refers to the amounts included in a taxfiler's income when applying for refundable tax credits, but not included in the calculation of taxable income; these amounts include Workers' Compensation payments, Net Federal Supplements received (Guaranteed Income Supplements and/or Spouse's Allowance), and social assistance payments. Beginning with the 1994 data, information is available separately for Net Federal Supplements, Workers' Compensation and social assistance. Provincial tax credits are a refundable credit paid to individuals by the province in which he/she resided as of December 31 of the taxation year. See also "Provincial refundable tax credits".

Northwest Territories child benefit

Beginning in July 1998, the Northwest Territories Child Benefit (NWTCB) is a tax-free monthly payment made to qualifying families with children under age 18. The Territorial Worker's Supplement, part of the NWTCB program, is an additional benefit paid to qualifying families with working income who have children under age 18. Benefits from these programs are combined with the CCTB into a single monthly payment. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Nova Scotia child benefit

Beginning in October 1998, but retroactive to July 1998, the Nova Scotia Child Benefit (NSCB) will provide tax-free monthly payments to help low- and modest-income families with the costs of raising their children. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Nunavut child benefit

Beginning in July 1998, the Nunavut Child Benefit (NCB) is a tax-free monthly payment made to qualifying families with children under age 18. The Territorial Worker's Supplement, part of the NWTCB program, is an additional benefit paid to qualifying families with working income who have children under age 18. Benefits from these programs are combined with the CCTB into a single monthly payment. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Old Age Security (OAS) pension

Is part of the Old Age Security program, a federal government program that guarantees a degree of financial security to Canadian seniors. All persons in Canada aged 65 or older, who are Canadian citizens or legal residents, may qualify for a full OAS pension, depending on their years of residence in Canada after reaching age 18. Old Age Security benefits include all benefits reported for the reference year, excluding Guaranteed Income Supplements and Spousal Allowance benefits; see also "Net federal supplements" and "Non-taxable income".

Ontario child care supplement for working families

Beginning in July 1998, the Ontario child care supplement for working families (OCCSWF) is not administered by the Canada Customs and Revenue Agency (formerly Revenue Canada) and therefore families must apply for the supplement annually. This program is designed to provide assistance to low-to-middle income families with children under the age of seven. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Other income

Includes net rental income, alimony, income from a limited partnership, retiring allowances, scholarships, amounts received through a supplementary unemployment benefit plan (guaranteed annual income plan), payments from income-averaging annuity contracts, as well as all other taxable income not included elsewhere. Beginning with the 1992 data, this variable also includes the imputed income of imputed spouses, as derived from the tax return of the filing spouse. See also "Total income".

Other pensions

Include pension benefits (superannuation and private pensions) other than Old Age Security and Canada/Quebec Pension Plan benefits.

Percent (%) apartment

Apartment buildings are defined as having 50 units or more. This percentage is reported only for urban areas (urban FSAs and postal walks only); hence, national and provincial percentages reflect only the percentage of the urban population living in apartment complexes of 50 or more units.

Provincial refundable tax credits

Unlike non-refundable tax credits, these amounts are paid to the taxfiler, regardless of tax liability. Included are the refundable provincial tax credits received by taxfilers in Manitoba, Ontario and Quebec (since 1990), British Columbia and the Northwest Territories (since 1993), Newfoundland and Nunavut (beginning in 1997), Quebec family allowances (beginning with 1994), the British Columbia family bonus (beginning with 1996), the New Brunswick child tax benefit (beginning in 1997), the Alberta family employment tax credit (beginning with 1997), the Northwest Territories child benefit (beginning with 1998), the Nova Scotia child tax benefit (beginning with 1998), the Nunavut child benefit (beginning with 1998), the Ontario child care supplement for working families (beginning with 1998) and the Saskatchewan child benefit (beginning with 1998).

Provincial income tax

Is the amount of income tax that a taxfiler is required to pay to the government of the province of residence (as of December 31 of the reference year), or to the government of another province where the taxfiler is operating a business with a permanent establishment.

Quebec Abatement

Reduces the federal income tax payable by Quebec residents. Residents and persons operating a business in Quebec are allowed a 16.5% abatement from the federal tax.

Quebec family allowance

Includes payment of a non-taxable allowance to the parent or guardian of one or more unmarried children under the age of 18 and not a ward of the province. The applicant must have resided in Quebec for at least one month or subject his/her income or that of the spouse to the Quebec income tax laws. The QFA rate varies according to the rank of the child in the family and according to the child's age. Available starting with 1994 data. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Registered Pension Plan (RPP) deduction

Is the amount contributed to the employee's pension plan. These plans are approved by the Canada Customs and Revenue Agency and consist of funds set aside by the employer and the employee to provide periodic payments to employees upon their retirement.

Registered Retirement Savings Plan (RRSP) income

Is any money withdrawn from a RRSP, either as a lump sum or as a periodic payment. Included in this amount are withdrawals and monies from RRSP annuities. Note that monies from RRIFs may be reported on line 115 (other pensions or superannuation) if the recipient is 65 years of age or older; otherwise, monies from RRIFs are reported on line 130 (other income). Information on RRSP income is available starting with the 1994 data. Since 1999, only RRSP income of persons aged 65 years or older is included.

Saskatchewan child benefit

Beginning in July 1998, the Saskatchewan Child Benefit (SCB) is a tax-free monthly payment that will help lower-income families with the cost of raising children under age 18. This benefit will help lower-income working families stay in the workforce rather than go on social assistance to meet their children's needs. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Self-employment income

Is net income from business, professional, commission, farming and fishing.

Social assistance

Includes payments made in the year on the basis of a means, needs or income test (whether made by an organized charity or under a government program). The value is reported on line 145 of the personal income tax return. Available only since 1994; previously included in "Non-taxable income".

Suppressed data

Are intentionally omitted because they breach confidentiality. All data counts under a certain number are suppressed along with the corresponding income amounts. If the count for one cell or component is suppressed, then corresponding income aggregates in another cell are also suppressed to avoid disclosure by subtraction (called residual disclosure). See the section on Confidentiality.

Taxfilers

Most taxfilers are people who filed a tax return for the reference year and were alive at the end of the year. Starting with the 1993 tax year, those taxfilers who died within the tax year and who had a non-filing spouse had their income and their filing status attributed to the surviving spouse.

Total income

Note: this variable was revised over the years, as reflected in the comments below; data users who plan to compare current data to data from previous years should bear in mind these changes. Also, it should be noted that all income amounts are gross, with the exception of net rental income, net limited partnership income and all forms of net self-employment income.

Income reported by taxfilers from any of the following sources:

Labour income

Employment income

Wages/salaries/commissions

Other employment income as reported on line 104 of the tax form (tips, gratuities, royalties, etc.)

Net self-employment

Employment Insurance (EI) benefits

Pension income

Old Age Security/Net Federal Supplements (the latter including guaranteed income supplements and spouses' allowances since 1994)

Canada/Quebec Pension Plan

Superannuation and other (private) pensions

(Federal) Family Allowance benefits (up to and including 1992)

Quebec family allowance (beginning with 1994)

British Columbia family bonus (beginning with 1996)

New Brunswick child benefit supplement (beginning with 1997)

Alberta family employment tax credit (beginning with 1997)

Northwest Territories child benefit (beginning with 1998)

Nova Scotia child tax benefit (beginning with 1998)

Nunavut child benefit (beginning with 1998)

Ontario child care supplement for working families (beginning with 1998)

Saskatchewan child benefit (beginning with 1998)

Interest and other investment income

Dividend income

RRSP income (since 1994; previously in "other income")

Net limited partnership income (included in "other income")

Alimony (included in "other income")

Net rental income (included in "other income")

Income for non-filing spouses (since 1992; included in "other income")

Other incomes as reported on line 130 of the tax form (fellowships, bursaries, grants, etc.; included in "other income")

Federal Sales Tax (FST) credit (for 1989-1990 inclusive)

Goods and Services Tax (GST) credit (beginning in 1990)

Harmonized Sales Tax (HST) credit (beginning in 1997)

Child tax credit (up to and including 1992)

Canada Child Tax Benefit (starting with 1993)

Other non-taxable income (since 1990)

Workers' compensation payments (shown separately starting with 1994)

Social assistance payments (shown separately starting with 1994)

Guaranteed income supplements (included with Net Federal Supplements since 1994; previously in "non-taxable income")

Spouses' allowances (included with Net Federal Supplements since 1994; previously in "non-taxable income")

Provincial refundable tax credits in Ontario, Quebec and Manitoba (since 1990), British Columbia and the Northwest Territories (since 1993), Newfoundland and Nunavut (since 1997).

Monies not included in income above are: veterans' disability and dependent pensioners' payments, war veterans' allowances, lottery winnings and capital gains.

Unemployment Insurance (UI)

See Employment Insurance (EI).

Union, professional, or like dues

Are deductions allowed to taxfilers for annual membership dues paid to a trade union or an association of public servants; professional membership dues to maintain a professional status recognised by law; dues paid to a parity or advisory committee (or similar body), if so ordered under provincial law; and professional or malpractice liability insurance premiums needed to maintain a professional status recognized by law.

User-defined areas

Are areas that have been defined by the data users as the specific area for which they require data. This would apply only to areas which are not "standard areas" and could include any one or a combination of areas that comprised, for example, half of a letter carrier walk in one FSA and a portion of a walk in another FSA. In other words, the area whose boundaries are a portion of, or a combination of portions of standard areas. The smallest "building block" for these special areas is the six-character postal code. To obtain data, provide us with a list of the postal codes for which data are required and we will provide the aggregated data. Also, the user-defined area may be a total of a number of individual standard areas, grouped together for a total, rather than a number of individual areas each with their own total. Of course, the area must satisfy our

confidentiality requirements, or no data can be produced. See section on Geography.

Wages, salaries and commissions

Include employment pay and commissions as stated on T4 information slips, training allowances, tips, gratuities and royalties. Starting in 1999, the total of wages, salaries and commissions includes tax-exempt employment income earned on an Indian reserve.

Workers' compensation

Includes any compensation received under Workers' Compensation in respect of an injury, disability or death. This value is reported on line 144 of the personal income tax return. Information on Workers' Compensation is available as a distinct income source starting with the 1994 data; previously included in "Non-taxable Income".

SECTION IV -- GEOGRAPHY

The data are available for the following geographic areas. See "Statistical Tables - Footnotes and Historical Availability" for further details. The mailing address at the time of filing is the basis for the geographic information in the tables.

Standard areas:

Postal Geography

- Canada
- Provinces and Territories
- Cities
- Rural Communities
- Urban Forward Sortation Areas
- Postal Walks

Census Geography

- Economic Regions
- Census Divisions
- Census Metropolitan Areas
- Census Tracts
- Federal Electoral Districts

User-defined areas:

Users may select a specific area of interest that is not a standard area for which data can be made available in standard format. To obtain data, provide us with a list of the postal codes for which data are required and we will provide the aggregated data. Of course, the area must satisfy our confidentiality requirements, or no data can be produced. See the "Special Geography" section for further information.

Geographic Levels - Postal Geography

The various databanks compiled from the taxfile are available for different levels of the postal geography, and for some levels of the Census geography. Coded geographic indicators appearing on the data tables are shown below with a brief description.

Level of Geography (L.O.G.)	Postal Area	Description
12	Canada	This level of data is an aggregation of the provincial/territorial totals (code 11). The national total is identified by the region code Z99099.
11	Province or Territory Total	This level of data is an aggregation of the following geographies within a province: City Totals
		These totals are identified by a provincial/territorial postal letter, then a "990" followed by the province/territory code, as follows: Newfoundland and Labrador
		Northwest Territories

Level of Geography (L.O.G.)	Postal Area	Description
10	Other Provincial Total ("P" Pot)	This level of data is an aggregation of small communities in the province that had less than 100 taxfilers, where these communities are combined into a "pot". Before 1992, it was identified by the same codes as the provincial/territorial totals, and only the "Delivery Mode" codes 2 and 3 distinguished between the two. To avoid this problem, starting with the 1992 data, an "8" appears after the provincial/territorial letter instead of a "9". The "9" will be reserved for the provincial/territorial total, as explained in 11 above. These "pot" codes are as follows:
		Newfoundland and Labrador A89010 Nova Scotia B89012 Prince Edward Island C89011 New Brunswick E89013 Quebec J89024 Ontario P89035 Manitoba R89046 Saskatchewan S89047 Alberta T89048 British Columbia V89059 Northwest Territories X89061 Nunavut X89062 Yukon Y89060
09	Rural Postal Code (Not in City)	This level of geography pertains to rural communities that have one and only one rural postal code. These stand-alone rural postal codes can be identified by a "zero" in the second position of the postal code and a level of geography code 09. The 2000 databanks contain 4,144 areas coded as level of geography 09.

Level of Geography (L.O.G.)	Postal Area	Description
08	City Total	This level of data is an aggregation of the following geographies for unique place names within a province/territory:
		Urban FSA (Residential)
07	Other Urban Area (Non- residential within city - "E" Pot)	This aggregation of data (or "pot") covers non-residential addresses within an urban centre and all other data not otherwise displayed. Commercial addresses, post office boxes and general delivery are included, as are residential addresses with too few taxfilers to report separately. They can be recognized by codes that are similar to the city totals, with a distinguishing difference: an "8" will follow the city postal letter rather than the "9" of the city total (e.g., Edmonton = T85479; Regina = S84876). The 2000 databanks contain 484 areas coded as level of geography 07.

Level of Geography (L.O.G.)	Postal Area	Description
06	Rural Postal Code (Within City)	These data pertain to rural postal codes that belong to communities with more than one rural postal code. These occur in areas that were formerly serviced by rural delivery service and changed by Canada Post to urban delivery service or in communities served by more than one rural postal code. Rural postal codes of this type can be identified by a "zero" in the second position of the postal code and a level of geography code 06. The 2000 databanks contain 368 areas coded as level of geography 06.
05	Suburban Service	Sparsely populated fringe areas of urban centres may receive their postal service from an urban post office by delivery designated as "suburban service". Their region code retains all six characters of the postal code. Suburban Services are located inside an urban FSA, usually adjacent to more highly populated areas, and mail is delivered by a contractor to group boxes, community mail boxes and/or external delivery sites (e.g., kiosks, miniparks). The 2000 databanks contain 22 areas coded as level of geography 05.
04	Rural Route	Reasonably well settled rural areas may receive their postal service from an urban post office by delivery designated as "rural route", where mail is delivered by a contractor using a motorized vehicle to a group of boxes or to gate boxes. Their region code retains all six characters of the postal code. Rural routes are located outside an urban FSA. The 2000 databanks contain 886 areas coded as level of geography 04.

Level of Geography (L.O.G.)	Postal Area	Description
03	Urban FSA (Residential Area)	The urban Forward Sortation Area (FSA, identified by the first three characters of the postal code) includes all residential addresses covered by the first three characters of a postal code in a particular urban area (not including levels 04 and 05). Only residential FSAs are considered for these databanks. This level of data is an aggregation of:
		Postal Walk
		An Urban FSA of this type can be identified by the FSA followed by three blanks.
		The 2000 databanks contain 1,838 areas coded as level of geography 03.
02	Other Postal Walk	This level of data is an aggregation of urban residential postal codes unallocated to a letter carrier route and postal walks with less than 100 taxfilers. A postal walk record of this type can be identified by a region code, which is the FSA followed by three blanks, and the postal walk number "XXXX".
		The 2000 databanks contain 190 areas coded as level of geography 02.
01	Postal Walk	This is the finest level of data and is an aggregation of urban residential postal codes allocated to a letter carrier route. A postal walk of this type can be identified by a region code, which is the FSA followed by three blanks, and the postal walk number. An average FSA contains 11 walks.
		The 2000 databanks contain 19,654 areas coded as level of geography 01. The total population of these postal walks is 22,382,150 (with an average population of 1,138). The walks range in size from 100 to 5,140.

Adding postal areas without duplication

Data files according to the postal geography will often contain subtotals and totals. Many data users need to add certain geographies in order to come up with a total for their particular area of interest. However, including subtotals during this process results in double-counting some populations, and this leads to an erroneous total. The following is a summary of which postal areas are aggregations in the standard postal geography.

Postal walks (Level of Geography, or LOG 1) and walk pots (LOG 2) add up to urban Forward Sortation Areas (FSAs, LOG 3).

Urban FSAs (LOG 3), rural routes (LOG 4), suburban services (LOG 5), rural postal codes within a city (LOG 6) and other urban areas (LOG 7) add up to city totals (LOG 8).

City totals (LOG 8), rural postal codes not in a city (LOG 9) and other areas in a province (LOG 10) add up to provincial/territorial totals (LOG 11).

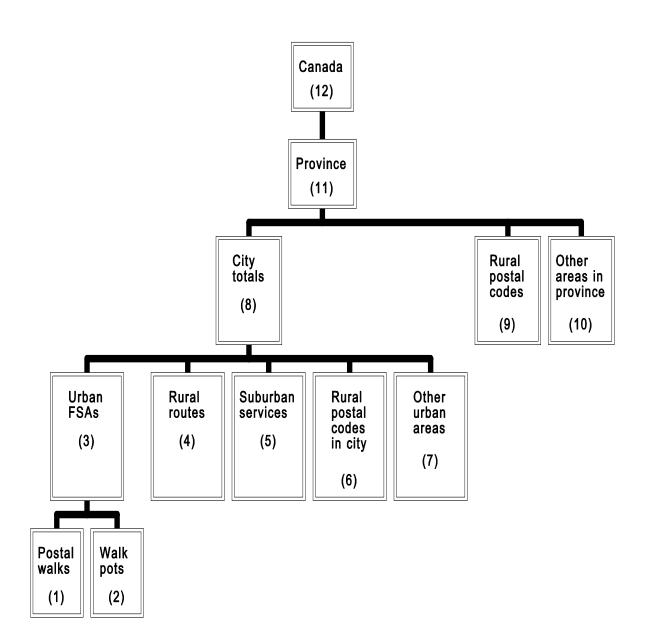
Provincial/territorial totals (LOG 11) add up to the Canada total (LOG 12).

Thus, using the Level of geography codes:

1 + 2 = 3

3 + 4 + 5 + 6 + 7 = 8

8 + 9 + 10 = 11



Concordance files

A concordance file accompanies data that are aggregated by postal walk. This file lists all of the six-character postal codes for which there is information, and identifies the postal walk to which each postal code is assigned. An urban Forward Sortation Area (FSA) may be split between two or more municipalities, and so the FSA label as well as the city identification number (or CityID) become important parts of the geographic identifiers. It is a combination of CityID, FSA label and postal walk number that creates unique geographic identifiers. The concordance file consists therefore of the CityID, the FSA label (called the *postal area*), the postal walk number and the six-character urban postal code. By simply browsing the concordance file, one can determine which postal codes make up a given walk. The following illustration is an example of a concordance file.

CityID	Postal area	Postal walk	Postal code
6092	K1B	52	K1B3K5
6092	K1B	52	K1B3V5
6092	K1B	52	K1B4C6
6092	K1B	52	K1B4N7
6092	K1B	52	K1B4N9
6092	K1B	52	K1B4M8
6092	K1B	52	K1B4N9
2434	K1B	57	K1B3V6
2434	K1B	57	K1B3V7
2434	K1B	57	K1B3V8
2434	K1B	57	K1B3V9
2434	K1B	57	K1B4V1

"Vintage" of the postal walks

The postal walks represented in the 2000 databanks were coded from a May 2002 Canada Post Corporation file with a January 2002 basefile.

Old walk/new walk file

Since postal walks are subject to change, we will also supply on request, along with postal walk aggregated data and the corresponding concordance file, a third file called the Old walk/new walk file. This file shows the percentage change in the postal walks between the date of the walks to which the data are attached and the latest such information available to us from Canada Post. This file compares the six-character urban postal codes that make up the postal walk at two different points in time. It shows the percentage of the postal codes from the original (old) walk that are included in the newer walk, and the percentage of the new walk that is derived from the old. The following illustration is an example of an old walk/new walk file.

Comparison Between Old Walks (May 2002) and New Walks (January 2003)					
CityID	FSA	Old walk #	New walk #	% of old included in new	% of new derived from old
2434	K1B	50	50	94	74
2434	K1B	50	51	6	8
2434	K1B	51	50	33	26
2434	K1B	51	51	61	92
2434	K1B	51	57	6	5
2434	K1B	57	57	91	50
2434	K1B	57	58	9	100
2434	K1B	52	52	29	10
2434	K1B	52	60	71	100
2434	K1B	53	52	20	24
2434	K1B	53	53	60	100
2434	K1B	53	58	20	33
2434	K1B	54	54	93	83
2434	K1B	54	55	7	5
2434	K1B	55	55	100	89
2434	K1B	56	52	30	14
2434	K1B	56	56	70	100
2434	K1B	58	52	12	10
2434	K1B	58	55	12	5

Geographic Levels - Census Geography

Data are also available for the following levels of the Census geography; the following table shows the coded designators for these geographies, as well as a brief description of each.

Level of	Name	Description
Geography		
61	Census Tract	Census Tracts (CTs) are small geographic units representing urban or rural neighbourhood-like communities in census metropolitan areas (see definition below) or census agglomerations with an urban core population of 50,000 or more at time of 1996 Census. CTs are delineated by a committee of local specialists (such as planners, health and social workers and educators) in conjunction with Statistics Canada. The 2000 databanks contain 4,168 areas coded as level of geography 61.
51	Economic Region	An economic region is a grouping of complete census divisions (see definition below) with one exception in Ontario. Economic regions (ERs) are used to analyse regional economic activity. Within the province of Quebec, ERs are designated by law. In all other provinces, they are created by agreement between Statistics Canada and the provinces concerned. Prince Edward Island and the territories each consist of one economic region. The 2000 databanks contain 75 areas coded as level of geography 51.

Level of Geography	Name	Description
41	Census Metropolitan Areas (CMAs)	The general concept of a CMA is one of a very large urban area, together with adjacent urban and rural areas that have a high degree of economic and social integration with that urban area. CMAs have an urban core population of at least 100,000, based on the previous census. There are 26 CMAs in the 2000 databanks: 001, St. John's, Newfoundland 205, Halifax, Nova Scotia 310, Saint John, New Brunswick
		408, Chicoutimi-Jonquière, Québec 421, Québec, Québec 433, Sherbrooke, Québec 442, Trois-Rivières, Québec 462, Montréal, Québec 505, Ottawa-Hull (Québec part) 505, Ottawa-Hull (Ontario part) 532, Oshawa, Ontario 535, Toronto, Ontario 537, Hamilton, Ontario 539, St-Catharines-Niagara, Ontario
		541, Kitchener, Ontario 555, London, Ontario 559, Windsor, Ontario 580, Sudbury, Ontario 595, Thunder Bay, Ontario 602, Winnipeg, Manitoba 705, Regina, Saskatchewan 725, Saskatoon, Saskatchewan 825, Calgary, Alberta 835, Edmonton, Alberta 933, Vancouver, British Columbia 935, Victoria, British Columbia

Level of Geography	Name	Description
31	Federal Electoral District	A federal electoral district (FED) refers to any place or territorial area entitled to elect a representative member to serve in the House of Commons (source: Canada Elections Act, 1990). There are 301 FEDs in Canada according to the 1996 Representation Order. The Representation Order is prepared by the Chief Electoral Officer describing, naming and specifying the population of each electoral district established by the Electoral Boundaries Commission and sent to the Governor in Council. The 2000 data banks contain 301 areas coded as geography 31.
21	Census Divisions (CDs)	General term applying to geographic areas established by provincial law (or in conjunction with Statistics Canada, as in the cases of Newfoundland, Manitoba, Saskatchewan and Alberta) and intermediate between census subdivisions and the province (e.g., counties, regional districts, regional municipalities, etc.) In Newfoundland, Manitoba, Saskatchewan and Alberta, Statistics Canada in co-operation with those provinces has created census divisions. There are 288 CDs in the 2000 databanks, based on the 1996 Census boundaries.

Geographic Levels - Special Geography

Clients may select geographical areas of their own definition; areas that are not part of the standard areas listed here (for example, bank service areas, retail store catchment areas). For this, clients must submit a list of the postal codes that make up their special area, and we will aggregate the micro data to correspond to that area of interest. Information ordered for special, or "user-defined" areas will be coded according to the following:

Level of Geography	Name	Description
93	Total for all user-defined areas	This level represents the sum total of all user-defined areas, and is the total of levels 91 and 92 described below.
92	Other user-defined areas	This level of geography represents all user-defined areas that were too small, in terms of population; to have information compiled on those areas individually (i.e. fewer than 100 taxfilers). Such areas are grouped into this "other" category.
91	Special user-defined area	Any area showing a code "91" is an area defined by a specific user according to that user's needs (for example, school catchment areas, health districts,

Conversion files

When a client is interested in purchasing data for areas that are considered non-standard geography by Small Area and Administrative Data Division, a conversion file is usually necessary. A combination of postal codes making up one or more special area(s) is commonly referred to as a conversion file — an electronic file used by our staff to aggregate the different postal areas that make up the user-defined area. Simply provide us with the postal codes related to the area and we will compile the data (subject to our confidentiality restrictions). This list should include <u>all</u> postal codes for each area.

This would apply only to an area that is not a standard area. It could include any one or a combination of areas whose boundaries are a combination of standard areas or a combination of postal codes. User-defined areas may be branch service or school catchment areas, neighbourhoods or almost any other region.

Each postal code on a conversion file, therefore, is linked to a corresponding area code. The postal code is used as the basis for the tabulation of economic and demographic data for each area. Refer to the example below for a typical conversion file received by the Small Area and Administrative Data Division.

Postal code	User Area
A1A1A1	0001
A1A1A2	0001
A1A1A3	0001
A1A1A4	0001
A1A1A5	0001
A1A1A6	0001
A1A1A7	0002
A1A1A8	0002
A1A1A9	0002
A1A1B1	0002
A1A1B2	0002
A1A1B3	0003
A1A1B4	0003
A1A1B5	0003
A1A1B6	0003
A1A1B7	0003
A1A1B8	0004
A1A1B9	0004
A1A1C1	0004
A1A1C2	0004
A1A1C3	0004

Note:

- 1) The conversion file should have a record length of 10 bytes. The first six bytes should represent the postal code and the following four bytes should represent the user-defined area.
- 2) The postal code does <u>not</u> have a space between the third and fourth characters.
- 3) The user-defined area code is only four characters in length.
- 4) Our system <u>cannot</u> accommodate user-defined areas with hierarchical levels. In the previous example, areas 0001 and 0002 could not add up to their own total, with areas 0003 and 0004 adding up to their own separate total. Generating this type of hierarchical information means submitting this conversion file to our programs several times, thus increasing costs.

WE INVITE YOUR COMMENTS!

We are always working on ways to improve our products. The comments we receive concerning quality and presentation are essential to meet this objective. If you have any suggestions in this regard, we encourage you, the user, to provide us with your comments.

Data in many forms

Statistics Canada disseminates data in a variety of forms. In addition to publications, both standard and special tabulations are offered. Data are available on the Internet, compact disk, diskette, computer printouts, microfiche and microfilm and magnetic tape. Maps and other geographic reference materials are available for some types of data. Direct online access to aggregated information is possible through CANSIM, Statistics Canada's machine-readable database and retrieval system.

How to obtain more information

Inquiries about these data and related statistics or services should be directed to:

Client Services
Small Area and Administrative Data Division
Statistics Canada
Room 1306, Main Building
Ottawa, Ontario
K1A 0T6

Phone: (613) 951-9720 Fax: (613) 951-4745 saadinfo@statcan.ca

Toll-free: 1-866-652-8443 Toll-free: 1-866-652-8444

Local Statistics Canada Reference Centres are listed on the last page. You can also visit our World Wide Web site at http://www.statcan.ca.

National enquiries line 1 800 263-1136
National telecommunications device for the hearing impaired 1 800 363-7629
Order-only line (Canada and the United States) 1 800 267-6677
National Toll-free Fax Order line 1 877 287-4369

Standards of service to the public

Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner and in the official language of their choice. To this end, the agency has developed standards of service that its employees observe in serving its clients. To obtain a copy of these service standards, please contact your nearest Statistics Canada Regional Reference Centre.

LIST OF DATA PRODUCTS AVAILABLE

The Small Area and Administrative Data Division of Statistics Canada tabulates statistical data derived from administrative records - most notably, the taxfile. The resulting demographic and socio-economic databanks available are listed in the table below, along with their identifying product number and the usual release dates.

Product name	Product number	Release date
RRSP Contributors	17C0006	November
RRSP Contribution Limits (Room)	17C0011	November
Canadian Savers	17C0009	November
Canadian Investors	17C0007	November
Canadian Investment Income	17C0008	November
Canadian Taxfilers	17C0010	November
Canadian Capital Gains	17C0012	November
Charitable Donors	13C0014	December
Neighbourhood Income and Demographics	13C0015	July
Economic Dependency Profiles	13C0017	July
Labour Income Profiles	71C0018	July
Families	13C0016	July
Seniors	89C0022	July
Migration Estimates	91C0025	September

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